

**Information to identify the case:**

Debtor 1 William D. Thresher  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7676**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **District of New Jersey**

Case number: **11-30846-SLM**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William D. Thresher

12/5/16

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
William D. Thresher  
DebtorCase No. 11-30846-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 96

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db +William D. Thresher, 97 Demarest Road, Bloomingdale, NJ 07403-1404  
 aty +Anila S Rasul, Robertson, Anschutz & Schneid, PL, 6409 Congress Ave., Suite 100,  
 Boca Raton, FL 33487-2853  
 aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 cr +Capital One Auto Finance, PO Box 740933, Dallas, TX 75374-0933  
 cr +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Ave,  
 Suite 100, Boca Raton, FL 33487-2853  
 512169870 +Anthony J. Migliaccio, Esq., 500 N. Franklin Tpke, Box 278, Ramsey, NJ 07446-1177  
 512169871 +Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124-6800  
 515335554 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,  
 El Paso, TX 79998-2284  
 512169873 +Brad D. Layton, Esq., JP Morgan Chase Legal Dept., 900 U.S. Hwy 9 North, Ste.401,  
 Woodbridge, NJ 07095-1003  
 512169876 CBE Group, Inc., Payment Processing Center, Box 720, Waterloo, IA 50704-0720  
 512257766 +Capital One, N.A., PO Box 740933, Dallas, TX 75374-0933  
 512169884 Citizens Bank Card Services, Box 42010, Providence, RI 02940-2010  
 512264811 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,  
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512169890 +Falconi & Associates, 165 Passaic Avenue, Suite 301 B, Fairfield, NJ 07004-3592  
 512169889 Falconi & Associates, 165 Fairfield Avenue, Suite 301B, Fairfield, NJ 07004  
 512169893 +First Nat'l Bank Omaha, Box 2557, Omaha, NE 68103-2557  
 512169899 +GMAC Home Equity, Box 780, 3451 Hammond Avenue, Waterloo, IA 50702-5300  
 512169897 +Gage, Fiore & Disarno, 993 Lenox Drive, Suite 500, Lawrenceville, NJ 08648-2316  
 512169900 #+Harold E. Scherr, P.A., 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419  
 512304800 +Henry G. Thresher, 8162 Surrey Drive, Morrison, CO 80465-2453  
 512169905 +Joseph Esposito, 287 Bloomfield Avenue, Caldwell, NJ 07006-5153  
 512289407 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 512169910 #+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787  
 514691084 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605  
 514691085 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605, Ocwen Loan Servicing, LLC 33416-4605,  
 Attn: Bankruptcy Department  
 512499140 +OneWest Bank, FSB, PO BOX 829009, Dallas, TX 75382-9009  
 512169912 +Passaic Co. Courthouse, 77 Hamilton Street, Special Civil, Paterson, NJ 07505-2018  
 512169913 +Passaic County Sheriff's Off., Levy Dept., 71 Hamilton Street, Paterson, NJ 07505-2002  
 512169914 +Plaza Associates, 7 Penn Plaza, New York, NY 10001-3900  
 512169915 +Pressler and Pressler, 7 Entin Way, Parsippany, NJ 07054-5020  
 512169917 RBS Card Services, Box 42010, Providence, RI 02940-2010  
 512181102 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
 512169916 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020  
 512169922 +Wells Fargo, Box 40039, Roanoke, VA 24022-5039  
 512169924 #+Zucker Goldberg & Ackerman, Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2016 23:18:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 05 2016 23:17:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512350889 E-mail/Text: bankruptcy@alliantcreditunion.com Dec 05 2016 23:18:22 Alliant Credit Union,  
 11545 W. Touhy Ave., Chicago, IL 60666  
 512169867 E-mail/Text: bankruptcy@alliantcreditunion.com Dec 05 2016 23:18:22 Alliant Credit Union,  
 125 E. Algonquin Road, Arlington Height, IL 60005  
 512169868 +EDI: AMEREXPR.COM Dec 05 2016 23:04:00 American Express, Box 981537,  
 El Paso, TX 79998-1537  
 512169869 EDI: AMEREXPR.COM Dec 05 2016 23:04:00 American Express, Box 1270,  
 Newark, NJ 07101-1270  
 512498358 EDI: BECKLEE.COM Dec 05 2016 23:03:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512420683 +EDI: OPHSUBSID.COM Dec 05 2016 23:04:00 BACK BOWL I LLC, SERIES B,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512182020 EDI: BANKAMER2.COM Dec 05 2016 23:04:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 512169872 +EDI: TSYS2.COM Dec 05 2016 23:03:00 Barclays Bank, Box 8803, Wilmington, DE 19899-8803  
 512169874 +EDI: STFC.COM Dec 05 2016 23:04:00 CACH, LLC, 4340 S Monaco, Second Floor,  
 Denver, CO 80237-3581  
 512385991 EDI: RESURGENT.COM Dec 05 2016 23:04:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 512377441 +EDI: OPHSUBSID.COM Dec 05 2016 23:04:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 96

Date Rcvd: Dec 05, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512169875 +E-mail/Text: cms-bk@cms-collect.com Dec 05 2016 23:17:41 Capital Mngt. Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

512169881 +EDI: CHASE.COM Dec 05 2016 23:04:00 Chase, 900 US Hwy 9 North, Suite 401,  
Woodbridge, NJ 07095-1003

512169879 EDI: CHASE.COM Dec 05 2016 23:04:00 Chase, 200 White Clay Center Drive,  
Newark, DE 19711-5466

512169878 +EDI: CHASE.COM Dec 05 2016 23:04:00 Chase, Box 15298, Wilmington, DE 19850-5298

512169877 EDI: CHASE.COM Dec 05 2016 23:04:00 Chase, Box 15298, Wilmington, DE 19886-5298

512169880 EDI: CHASE.COM Dec 05 2016 23:04:00 Chase, Bankruptcy Dept., Box 15145,  
Wilmington, DE 19850-5145

512301811 EDI: CHASE.COM Dec 05 2016 23:04:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145

512169882 +EDI: CITICORP.COM Dec 05 2016 23:04:00 Citibank, 701 E. 60th Street N,  
Sioux Falls, SD 57104-0493

512169885 EDI: RCSDELL.COM Dec 05 2016 23:03:00 Dell Financial Services, Box 81577,  
Austin, TX 78708-1577

512169886 EDI: DIRECTV.COM Dec 05 2016 23:04:00 Direct TV, Box 11732, Newark, NJ 07101

512169887 EDI: DISCOVER.COM Dec 05 2016 23:04:00 Discover, Box 15316, Wilmington, DE 19850

512195900 EDI: RESURGENT.COM Dec 05 2016 23:04:00 Dell Financial Services L.L.C.,  
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

512198085 +EDI: TSYS2.COM Dec 05 2016 23:04:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

512177577 EDI: DISCOVER.COM Dec 05 2016 23:04:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

512169888 E-mail/Text: bknotice@ercollections.com Dec 05 2016 23:18:06 Enhanced Recovery Corp.,  
8014 Bayberry Road, Jacksonville, FL 32256-7412

512347879 EDI: RECOVERYCORP.COM Dec 05 2016 23:03:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

512169891 EDI: BANKAMER.COM Dec 05 2016 23:04:00 FIA Card Services, Box 15713,  
Wilmington, DE 19886-5713

512169892 +EDI: BANKAMER2.COM Dec 05 2016 23:04:00 FIA Card Services, 525 North Tryon Street,  
Charlotte, NC 28255-0001

512169894 +E-mail/Text: fggbanko@fgny.com Dec 05 2016 23:17:20 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604

512169895 +E-mail/Text: fggbanko@fgny.com Dec 05 2016 23:17:20 Foster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604

512169898 +EDI: RMSC.COM Dec 05 2016 23:04:00 GE Capital/JC Penney, Box 965007,  
Orlando, FL 32896-5007

512254528 EDI: RMSC.COM Dec 05 2016 23:04:00 GE Money Bank, Attn: Recovery Management Systems Corp,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

513540503 EDI: RECOVERYCORP.COM Dec 05 2016 23:03:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

512169902 +EDI: HFC.COM Dec 05 2016 23:04:00 HSBC, Box 5253, Carol Stream, IL 60197-5253

512169901 EDI: CITICORP.COM Dec 05 2016 23:04:00 Home Depot, Box 6497,  
SIOUX FALLS, SD 57117-6497

512169903 E-mail/Text: EBN\_Notifications@OWB.com Dec 05 2016 23:17:51 Indy Mac Mortgage Services,  
Box 78826, Phoenix, AZ 85062-8826

512169904 EDI: IRS.COM Dec 05 2016 23:04:00 Internal Revenue Service, Box 7346,  
Philadelphia, PA 19101-7346

512169906 +EDI: CBSKOHL.COM Dec 05 2016 23:03:00 Kohl's Payment Center, Box 3115,  
Milwaukee, WI 53201-3115

512344362 E-mail/Text: camanagement@mtb.com Dec 05 2016 23:17:42 M & T Bank, 1100 Wehrle Dr.,  
Williamsville, NY 14221

512169907 E-mail/Text: camanagement@mtb.com Dec 05 2016 23:17:42 M&T Bank, Box 767,  
Buffalo, NY 14240

512169908 +EDI: TSYS2.COM Dec 05 2016 23:04:00 Macy's, Box 8218, Mason, OH 45040-8218

513574574 EDI: AIS.COM Dec 05 2016 23:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457

512169909 +E-mail/PDF: bankruptcy@ncfsi.com Dec 05 2016 23:09:36 New Century Financial Services,  
110 S Jefferson Road, Whippany, NJ 07981-1038

512169911 +E-mail/Text: EBN\_Notifications@OWB.com Dec 05 2016 23:17:52 OneWest Bank,  
6900 Beatrice Drive, Kalamazoo, MI 49009-9559

512422735 EDI: PRA.COM Dec 05 2016 23:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541

512429989 EDI: PRA.COM Dec 05 2016 23:03:00 Portfolio Recovery Associates, LLC,  
c/o Sears Premier Card, POB 41067, Norfolk VA 23541

512452970 EDI: PRA.COM Dec 05 2016 23:03:00 Portfolio Recovery Associates, LLC, c/o Thd,  
POB 41067, Norfolk VA 23541

512375086 EDI: PRA.COM Dec 05 2016 23:03:00 Portfolio Recovery Associates, LLC,  
c/o Wells Fargo Bank, N.a., POB 41067, Norfolk VA 23541

512777109 +EDI: RESURGENT.COM Dec 05 2016 23:04:00 PYOD LLC, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008

513540504 EDI: RECOVERYCORP.COM Dec 05 2016 23:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512169918 +EDI: SEARS.COM Dec 05 2016 23:04:00 Sears/Citibank, Box 6241,  
Sioux Falls, SD 57117-6241

512288325 EDI: USBANKARS.COM Dec 05 2016 23:03:00 Elan Financial Services, Bankruptcy Department,  
P.O. Box 5229, Cincinnati, OH 45201-5229

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 96

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512169919 +EDI: URSI.COM Dec 05 2016 23:03:00 United Recovery Systems LP, 5800 North Course Drive,  
Houston, TX 77072-1613  
512169920 E-mail/Text: edinkel@vikingservice.com Dec 05 2016 23:19:02 Viking Collection Service, Inc,  
Box 59207, Minneapolis, MN 55459-0207  
512169921 EDI: WACHOVIA.COM Dec 05 2016 23:04:00 Wachovia Bank, N.A., Box 96074,  
Charlotte, NC 28296-0074  
512169923 +EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo, 1 Home Campus,  
Des Moines, IA 50328-0001  
512350057 EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo Bank, N.A., Home Equity Group,  
X2303-01A - 1 Home Campus, Des Moines, IA 50328-0001  
512463841 EDI: ECAST.COM Dec 05 2016 23:03:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 61

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Aurora Loan Services, LLC  
512390481 Aurora Loan Services, LLC c/o Zucker Goldberg & Ac  
cr\* OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,  
West Palm Beach, FL 33416-4605  
cr\* OneWest Bank, FSB, P O Box 829009, Dallas, TX 75382-9009  
512498373\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
512169883\* +Citibank, 701 E. 60th Street N, Sioux Falls, SD 57104-0493  
512921760\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541)  
512169896 ##+Frederick J. Hanna & Assoc., 1427 Roswell Road, Marietta, GA 30062-3668

TOTALS: 2, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor WELLS FARGO BANK, N.A. NJECFMAIL@mwcl-law.com  
Brian C. Nicholas on behalf of Creditor Aurora Loan Services, LLC bnicholas@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2005-2, U.S. Bank National Association, as Trustee, successor in interest to LaSalle Bank  
National Association, as Trustee cwohrlab@logs.com, njbankruptcyntifications@logs.com  
Joel A. Ackerman on behalf of Creditor Aurora Loan Services, LLC jackerman@zuckergoldberg.com  
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor OneWest Bank, FSB NJ\_ECF\_Notices@buckleymadole.com  
Ralph A Ferro, Jr on behalf of Debtor William D. Thresher ralphferrojr@msn.com

TOTAL: 8